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(FILE 'USPAT' ENTERED AT 08:05:08 ON 11 DEC 1998)
      SET HIGH OFF
L1      2547 S ONLINE OR "ON" (W) LINE
L2      5907 S REMOTE? (3A) COMPUTER?
L3      145153 S NETWORK
      SET HIGH ON
L4      281012 S COMMERCIAL# OR AD OR ADS OR ADVERTISEMENT#
L5      641 S L4 AND L1
L6      1346 S L4 AND L2
L7      22971 S L4 AND L3
L8      134 S L5 AND PROFILE#
L9      2519 S INTERNET
L10     736 S L9 AND L4
L11     168 S L10 AND PROFILE#
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=> d L8 102

102. 5,220,501, Jun. 15, 1993, Method and system for remote delivery of retail banking services; Matthew P. Lawlor, et al., 380/24; 379/93.18;

target **advertisements** to groups of users without disclosing the user's name (and confidential payment data) until the user so indicates his permission.

DETDESC:

DETD(8)

Central . . . computer system and to pass back to the advertiser the names of those customers who request information in response to **advertisements**.

DETDESC:

DETD(29) \*

Typically, . . . upon request for payment but not yet paid to the intended payee). Finally, system 50 may be used to distributed **advertisements**/messages to users via the remote terminals 54--and advertisers can be charged for each **advertisement** actually distributed. Furthermore, advertisers probably are willing to pay additional for the identity of those customers that request information in. . .

DETDESC:

DETD(72)

A timed **advertisement** or message is then typically transmitted to the terminal user. This message may be directed to the user based on. . .

DETDESC:

DETD(73) \*

After receiving the **advertisement**, the user is presented (based on an analysis of his transactions history) with the opportunity to request further information on the **advertisement**. If he responds positively, that response indicating customer interests is communicated from the central processor to the advertiser (either online. . .

DETDESC:

DETD(74) \*

The preferred embodiment, computer system 52 may thus target third party **advertisements** to users without disclosing user confidential information to the advertisers. An advertiser may, for example, pay to have an **advertisement** directed to all users having an average bank account balance in excess of a certain amount or who make average. . .

DETDESC:

DETD(75)

Needless . . . their express permission. However, central computer 52 can (in accordance with an important feature of the present invention) target specific **ads** to users based on such detailed demographics analysis without ever disclosing any confidential user information to the advertiser. If the user requests further information in response to such received targeted **ads**, central computer 52 may then provide limited user information (e.g., name and telephone number) to the advertiser based upon the. . .

=> s 5220501/pn

L1 1 5220501/PN

=> s L1 and (commercial# or ad or ads or advertisement#)

250178 COMMERCIAL#

32201 AD

1685 ADS

3763 ADVERTISEMENT#

L2 1 L1 AND (COMMERCIAL# OR AD OR ADS OR ADVERTISEMENT#)

=> d kwic

US PAT NO: 5,220,501 [IMAGE AVAILABLE] L2: 1 of 1

SUMMARY:

BSUM(70)

The present invention system costs are supported by sharing processing savings with banks, payees and advertisers (who target **ads** to users based on spending patterns).

SUMMARY:

BSUM(133)

Maintaining such a database of billpaying information and extracting demographic information from this database for use in targeting **advertisements** or messages (the **advertisements** can be sent electronically to each home banking user each time he "signs on" his terminal and/or distributed in other. . .

SUMMARY:

BSUM(134)

Analysis of bill payer payment patterns for the purpose of directing online **advertisements** or messages targeted to differentiated groups of users.

SUMMARY:

BSUM(136)

A terminal oriented system that permits an immediate customer response to targeted, displayed **advertisements** (or messages), whose responses are then transmitted online or in batch mode to the **advertisement** sponsor.

SUMMARY:

BSUM(155)

Marketers . . . of the present invention will offer advertisers significant benefits in terms of flexibility and cost savings. The terminal's screen for **advertisements** permits the service provider to

DETDESC:

DETD(93)

Calling . . . terminal, solicits the user's personal identification encrypted and encryption initialization message, and controls the calling remote terminal to display an **advertisement** (block 358). A flow chart of exemplary control steps performed by start routine 358 is shown in FIG. 10.

DETDESC:

DETD(131)

On . . . course, the content of the advertising is arbitrary and might be used to advertise any good or service. Moreover, the **advertisement** can be communicated and targeted to particular users without release of confidential user information to the advertiser (until the user. . .

CLAIMS:

CLMS(44)

44. A method as in claim 38 further including the following steps: collecting demographic data associated with said multiple users; targeting **advertisements** to said multiple users in response to said demographic data; and delivering said targeted **advertisements** to said multiple users via said telecommunications network.

CLAIMS:

CLMS(45)

45. A method as in claim 44 further including prompting said users to indicate interest in additional information regarding said targeted **advertisements**.

CLAIMS:

CLMS(48)

48. . . . 44 wherein:  
said method further includes supplying, to each of said multiple users, said home terminal having a display; and  
said **advertisement** delivering step comprises transmitting information to said home terminals over said telecommunications network to cause said terminals to display said targeted **advertisements** in real-time.

Another requirement issue which becomes evident under the Statute of Frauds in regard to the use of **electronic contracts** is the signature requirement by the person to be charged. The Uniform Commercial Code (UCC) defines "signed" to include "any. . .

DETDESC:

DETD(25)

Alterations of the contract during transmission is particularly a concern with respect to written and **electronic contracts**. The written document can easily pass through human hands that can expertly alter the contents of the paper expression. Detecting. . .  
:end

=> d 17-20

17. 5,191,613, Mar. 2, 1993, Knowledge based system for document authentication; James M. Graziano, et al., 380/25; 340/825.31, 825.34; 380/23, 49 [IMAGE AVAILABLE]

18. 5,163,091, Nov. 10, 1992, Knowledge based system for document authentication (apparatus); James M. Graziano, et al., 380/25; 340/825.34; 380/49 [IMAGE AVAILABLE]

19. 5,031,214, Jul. 9, 1991, Document authentication apparatus; Halina S. Dziewit, et al., 380/23; 364/225.4, DIG.1; 380/25, 49 [IMAGE AVAILABLE]

20. 5,018,196, May 21, 1991, Method for electronic transaction with digital signature; Kazuo Takaragi, et al., 380/30, 23, 25 [IMAGE AVAILABLE]

1. 5,768,521, Jun. 16, 1998, General purpose metering mechanism for distribution of electronic information; **Rick Dedrick**, 395/200.54, 200.47; 705/32, 400 [IMAGE AVAILABLE]
2. 5,754,787, May 19, 1998, System for electronically publishing objects with header specifying minimum and maximum required transport delivery rates and threshold being amount publisher is willing to pay; **Rick Dedrick**, 395/200.58, 200.49 [IMAGE AVAILABLE]
3. 5,752,238, May 12, 1998, Consumer-driven electronic information pricing mechanism; **Rick Dedrick**, 705/14 [IMAGE AVAILABLE]
4. 5,724,521, Mar. 3, 1998, Method and apparatus for providing electronic advertisements to end users in a consumer best-fit pricing manner; **Rick Dedrick**, 705/26; 348/7; 705/10 [IMAGE AVAILABLE]
5. 5,717,923, Feb. 10, 1998, Method and apparatus for dynamically customizing electronic information to individual end users; **Rick Dedrick**, 707/102; 380/24; 705/26; 707/2, 3, 10, 100, 104 [IMAGE AVAILABLE]
6. 5,710,884, Jan. 20, 1998, System for automatically updating personal **profile** server with updates to additional **user** information gathered from monitoring user's electronic consuming habits generated on computer during use; **Rick Dedrick**, 395/200.47; 345/334, 335; 705/26 [IMAGE AVAILABLE]
7. 5,696,965, Dec. 9, 1997, Electronic information appraisal agent; **Rick Dedrick**, 707/10; 345/329, 334, 968; 379/67.1; 380/29; 705/1, 26, 32; 707/102, 104 [IMAGE AVAILABLE]
8. 5,604,542, Feb. 18, 1997, Using the vertical blanking interval for transporting electronic coupons; **Rick Dedrick**, 348/552, 6, 10, 460, 478; 455/3.1 [IMAGE AVAILABLE]